

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on June 25, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

48771

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In Re:

JANINE A. RHODES

Case No.: 18-29294

Adv. No.:

Hearing Date: 6-6-19

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 25, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Janine A. Rhodes**

**18-29294(VFP)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Hyundai Capital America, with the appearance of Robert Wachtel, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, her attorney and the non-filing co-debtor, Ronald Rhodes under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Hyundai Capital America is the holder of a first purchase money security interest encumbering a 2015 KIA SOUL bearing vehicle identification number KNDJN2A20F7149218 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing the debtor was \$1038.41 in arrears to Hyundai Capital America. The debtor shall cure those arrears by making cure payments to Hyundai Capital America of \$565.12 for six consecutive months, beginning 6-30-19. In the event the debtor fails to make any payment for a period of 30 days after it falls due (being the 30<sup>th</sup> day of each month), Hyundai Capital America shall receive stay relief as to the debtor and non-filing co-debtor, Ronald Rhodes to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to Hyundai Capital America when due, being the 30<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Hyundai Capital America shall receive stay relief as to the debtor and non-filing co-debtor Ronald Rhodes to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, her attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Hyundai Capital America shall receive as to the debtor and non-filing co-debtor, Ronald Rhodes to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, her attorney and the non-filing co-debtor.
5. The debtor shall pay to Hyundai Capital America through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.